

Certificate of Notice Page 1 of 5  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

NAKIA HENDERSON

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-24857

Chapter 13

Document No.: 64

**ENTERED BY DEFAULT**

ORDER OF COURT

AND NOW, this 10th day of February, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED  
2/10/25 2:31 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

BY THE COURT:  
  
U.S. BANKRUPTCY JUDGE **dmr**

In re:  
Nakia Henderson  
Debtor

Case No. 19-24857-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 10, 2025

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2025:

Recip ID	Recipient Name and Address
db	+ Nakia Henderson, 540 Clawson Street, Pittsburgh, PA 15208-1860
15174152	Beaver Avenue Fcu/ba, 2102 Beaver Ave, Pittsburgh, PA 15233
15174154	+ Conduent Education Services, Attn: Claims, Po Box 7051, Utica, NY 13504-7051
15174157	+ Omega Federal Cr Un, 206 Seibert Rd., Pittsburgh, PA 15237-3700
15174158	+ Omega Federal Credit, 429 Forbes Avenue, Pittsburgh, PA 15219-1622

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: BKMailings@NBSDefaultServices.com	Feb 10 2025 23:52:00	Deutsche Bank National Trust Company, 14841 Dallas Parkway, Suite 350, Dallas, TX 75254-7685
cr	+ Email/Text: BKMailings@NBSDefaultServices.com	Feb 10 2025 23:52:00	Deutsche Bank National Trust Company, 14841 Dallas Parkway Suite 425, Dallas, TX 75254-8067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 11 2025 01:56:44	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpwsa@grblaw.com	Feb 10 2025 23:52:00	PWSA, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 10 2025 23:52:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Feb 10 2025 23:52:00	Specialized Loan Servicing LLC, PO Box 9013, Addison, TX 75001-9013
15174151	+ Email/Text: creditcardbkcorrespondence@bofa.com	Feb 10 2025 23:51:00	Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
15174153	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 11 2025 00:21:08	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15183398	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 11 2025 01:56:46	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15204702	Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 10 2025 23:52:00	Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129
15193084	Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 10 2025 23:52:00	Deutsche Bank National Trust Company, 8742

District/off: 0315-2

User: auto

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			Lucent Blvd, Suite 300, Littleton, CO 80129
15174155	Email/Text: mrdiscen@discover.com	Feb 10 2025 23:51:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
16427399	+ Email/Text: mtgbk@shellpointmtg.com	Feb 10 2025 23:52:00	Deutsche Bank National Trust Company,, c/o Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
15175653	Email/Text: mrdiscen@discover.com	Feb 10 2025 23:51:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15203267	+ Email/Text: kbarkley@bernsteinlaw.com	Feb 10 2025 23:53:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15220267	Email/Text: ECMCBKNotices@ecmc.org	Feb 10 2025 23:52:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
15193086	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 10 2025 23:52:00	Internal Revenue Service, 1000 Liberty Avenue, Room 711B, Pittsburgh, PA 15222-4107
15174156	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Feb 10 2025 23:53:00	Nelnet, Attn: Bankruptcy Claims, Po Box 82505, Lincoln, NE 68501-2505
15181946	^ MEBN	Feb 10 2025 23:50:04	Nelnet on behalf of ASA, American Student Assistance, PO Box 16129, St. Paul, MN 55116-0129
15174159	Email/Text: Bankruptcy.Notices@pnc.com	Feb 10 2025 23:52:00	PNC, Attn: Bankruptcy, 500 First Ave P7-Pfsc-02-F, Pittsburg, PA 15219
15227128	+ Email/Text: ebnpwsa@grblaw.com	Feb 10 2025 23:52:00	Pittsburgh Water and Sewer Authority, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15193091	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 10 2025 23:52:00	Specialized Loan Servicing, LLC, 6200 S. Quebec St., Greenwood Village, CO 80111-4720
15174417	^ MEBN	Feb 10 2025 23:50:33	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15174160	^ MEBN	Feb 10 2025 23:49:54	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
15193093	+ Email/Text: BankruptcyNotice@upmc.edu	Feb 10 2025 23:53:00	UPMC, 200 Lothrop Street, Pittsburgh, PA 15213-2536
15195815	Email/Text: BNCnotices@dcmsservices.com	Feb 10 2025 23:52:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15195814	Email/Text: BNCnotices@dcmsservices.com	Feb 10 2025 23:52:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15174161	^ MEBN	Feb 10 2025 23:49:17	Utility Self-reported, Po Box 4500, Allen, TX 75013-1311
15174162	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Feb 10 2025 23:51:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
15203003	Email/PDF: ebn_ais@aisinfo.com	Feb 11 2025 00:21:27	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Deutsche Bank National Trust Company, as Trustee f

District/off: 0315-2

User: auto

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cr		Deutsche Bank National trust Company, as Trustee f
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
cr	*+	DEUTSCHE BANK NATIONAL TRUST COMPANY, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	*+	Deutsche Bank National Trust Company, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
15193080	*+	Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
15193081	*	Beaver Avenue Fcu/ba, 2102 Beaver Ave, Pittsburgh, PA 15233
15193082	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15193083	*+	Conduent Education Services, Attn: Claims, Po Box 7051, Utica, NY 13504-7051
15224264	*++++	DEUTSCHE BANK NATIONAL TRUST CO. TRUSTEE (SEE 410), C/O SPECIALIZED LOAN SERVICING LLC, 8742 KENDRICK CASTILLO WAY STE 300, HIGHLANDS RANCH CO 80129-3155, address filed with court:, Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129
15193085	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15193087	*+	Nelnet, Attn: Bankruptcy Claims, Po Box 82505, Lincoln, NE 68501-2505
15193088	*+	Omega Federal Cr Un, 206 Seibert Rd., Pittsburgh, PA 15237-3700
15193089	*+	Omega Federal Credit, 429 Forbes Avenue, Pittsburgh, PA 15219-1622
15193090	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC, Attn: Bankruptcy, 500 First Ave P7-Pfsc-02-F, Pittsburg, PA 15219
15193092	*+	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
15193094	*+	Utility Self-reported, Po Box 4500, Allen, TX 75013-1311
15193095	*+	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 3 Undeliverable, 17 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 12, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2025 at the address(es) listed below:**

Name	Email Address
Albert G. Reese, Jr.	on behalf of Debtor Nakia Henderson areese8897@aol.com agreese8897@gmail.com;r41196@notify.bestcase.com;officemanager@alreeselaw.com
Denise Carlon	on behalf of Creditor Deutsche Bank National trust Company as Trustee for FFMLT Trust 2006-FF3, Mortgage Pass-Through Certificates, Series 2006-FF3 dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor PWSA jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC [ecfpeoples@grblaw.com](mailto:ecfpeoples@grblaw.com) [Equitablebankruptcy@peoples-gas.com](mailto:Equitablebankruptcy@peoples-gas.com)

TOTAL: 7